

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ignazio Albano
Rachele Albano
Debtor(s)

Case No. 15-28920

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/24/2015.
- 2) The plan was confirmed on 10/16/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/29/2016, 03/06/2017, 09/21/2017.
- 5) The case was dismissed on 01/05/2018.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,330.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,630.00
Less amount refunded to debtor	\$8.51

NET RECEIPTS: **\$9,621.49**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$460.59
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,460.59**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Secured	4,335.00	4,201.40	4,201.40	3,730.11	287.29
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	244.00	244.00	244.00	41.27	0.00
EXETER FINANCE CORP	Secured	0.00	0.00	0.00	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	1,046.00	2,320.01	2,320.01	442.67	0.00
ILLINOIS TOLLWAY	Unsecured	1,118.00	1,851.00	1,851.00	353.18	0.00
LOU HARRIS COMPANY	Unsecured	64.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	970.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ACCOUNTS	Unsecured	559.00	NA	NA	0.00	0.00
COLLECTIONS ACQUISITION	Unsecured	60.00	NA	NA	0.00	0.00
COMCAST/STELLAR RECOVERY INC	Unsecured	700.00	NA	NA	0.00	0.00
TRS RECOVERY	Unsecured	87.00	NA	NA	0.00	0.00
WOODMANS NORTH AURORA/PAYL	Unsecured	360.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICES	Unsecured	274.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	151.00	151.00	151.00	25.54	0.00
STATE COLLECTION SERVICE	Unsecured	104.00	166.24	166.24	28.11	0.00
STATE COLLECTION SERVICE	Unsecured	539.00	539.83	539.83	91.30	0.00
VERIZON	Unsecured	608.00	846.04	846.04	161.43	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,201.40	\$3,730.11	\$287.29
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,201.40	\$3,730.11	\$287.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,118.12	\$1,143.50	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,460.59</u>
Disbursements to Creditors	<u>\$5,160.90</u>
TOTAL DISBURSEMENTS :	<u>\$9,621.49</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.